



PATENT

Docket No. 430-012

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Group 2700

In re Application of:

Richard Marc Libman

Entitled: METHOD AND
APPARATUS FOR PREPARING
CLIENT COMMUNICATIONS
INVOLVING FINANCIAL PRODUCTS
AND SERVICES

Filed: April 15, 1997

Serial No.: 08/834,240

Assistant Commissioner
for Patents
Washington, D.C. 20231

Group Art Unit: 2761

Examiner: R. Alvarez

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(c)

Applicant hereby submits this Information Disclosure Statement under 37 C.F.R. §§ 1.56 and 1.97(c) to bring to the attention of the Examiner the documents listed on the attached PTO Form 1449. It is being filed after the occurrence of events identified in § 1.97(b), but upon information and belief before the mailing date of either a final office action or a notice of allowance. A fee of \$ 200.00 as specified in § 1.17(p) is attached. Copies of the listed documents are also attached.

This application is a continuation-in-part of currently-pending parent U.S. Patent Application Serial No. 08/661,004, filed on June 10, 1996, assigned to Examiner Romain Jeanty of Group Art Unit 2307 (tel. (703) 308-9585). U.S. patent no.'s 4,831,526 (Luchs, et al), 5,523,942 (Tyler, et al), 5,644,727 (Atkins), 5,673,402 (Ryan, et al), 5,655,085 (Ryan, et al), and 5,710,889 (Clark, et al) listed in the attached form were identified in an Office Action which issued on that parent application.

Applicant respectfully requests that the Examiner consider the listed documents and evidence that consideration of portions thereof by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists. It does not constitute an admission that any of the listed documents are material or constitute "prior art." Applicant reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present

application. Applicant also reserves the right to contest the effective filing date of any of the patents, and the effective publication date of any of the publications.

Date: May 3rd, 1999.

Respectfully submitted,

By: Stephen T. Sullivan
Stephen T. Sullivan
Reg. No. 32,444

Express Mail Label No. EL347869150US

Date of Deposit May 3rd, 1999

I hereby certify that this paper or fee is being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. § 1.10 on the date indicated above and is addressed Assistant Commissioner for Patents, Washington, D.C. 20231.

Deborah K. Winckler